

June 2013

Lower Rio Grande Valley District

Yolanda Garcia Olivarez
Regional Administrator
Region VI

Sylvia G. Zamponi
District Director
sylvia.zamponi@sba.gov

Harlingen District Office
2422 E. Tyler Street, Suite E
Harlingen, TX 78550
Tele: (956) 427-8533
Fax: (956) 427-8537
Lower Rio Grande Valley District Office

Debbie E. Fernandez
Branch Manager
debbie.fernandez@sba.gov

Corpus Christi Branch
3649 Leopard Street
Suite 411
Corpus Christi, TX 78408
Tele: 361-879-0017
Fax: 361-879-0764

Corpus Christi Branch Office

Technical Assistance
SBDC:
UT Pan Am
Tele: 956-665-7535
www.utpa.edu/sbdc

Del Mar College
Tele: 361-698-1021
www.delmar.edu/sbdc

UTB IIC
Tele: 956-882-4119
www.utb.edu/iic

SCORE
Harlingen
956-427-8623
www.rgvscore.org

SCORE Corpus Christi
361-879-0017, x305
www.score-corpus-christi.org

Women-WBC
Tele: 956-380-2800
www.wbc-rgv.org

Veterans-VBOC
Tele: 956-665-7547
<http://ea.panam.edu/vboc>

Procurement/Contracting
Tele: 956-665-7535
www.utpa.edu/ptac
Tele: 361-698-1025
www.delmar.edu/sbdc/ptac.html

Newsletter Contact:
Maria Perez
maria.perez@sba.gov

All SBA programs and services are provided on a nondiscriminatory basis.

Lender Rankings – Fiscal Year 2013 October 1, 2012 through May 31, 2013

LRGV/CCBO Top 10 Volume 7(a) Lenders

| | | |
|--------------------------------|----|--------------|
| 1. BBVA Compass Bank | 39 | \$ 3,763,300 |
| 2. JP Morgan Chase Bank | 20 | \$3,520,800 |
| 3. Lone Star National Bank | 8 | \$ 5,226,000 |
| 4. First Community Bank-CC | 5 | \$ 1,100,000 |
| 5. Wells Fargo Bank | 4 | \$ 554,500 |
| 6. Southwest Securities, FSB | 3 | \$ 3,065,000 |
| 7. ValueBank Texas | 3 | \$ 352,700 |
| 8. Elsa State Bank & Trust Co. | 3 | \$ 280,000 |
| 9. American Bank, N.A. | 2 | \$ 4,100,000 |
| 10. Commonwealth Business Bank | 1 | \$ 3,630,000 |

LRGV/CCBO Top Volume CDC's

| | | |
|--|---|--------------|
| 1. Capital Certified Development Corp. | 3 | \$1,112,000 |
| 2. Brownsville Local Development Co | 2 | \$ 934,000 |
| 3. Greater East Texas CDC | 1 | \$ 1,486,000 |
| 4. ACCION Texas, Inc. | 1 | \$ 989,000 |
| 5. Texas Certified Development Co., Inc. | 1 | \$ 303,000 |
| 6. Certified Development Corp of S.W. | 1 | \$ 180,000 |

LRGV/CCBO Top Volume Third Party 504 Lenders

| | | |
|---|---|--------------|
| 1. Lone Star National Bank | 1 | \$ 2,476,500 |
| 2. Texas Community Bank, National Association | 1 | \$ 1,370,000 |
| 3. International Bank of Commerce | 1 | \$ 675,000 |
| 4. Inter National Bank | 1 | \$ 634,000 |
| 5. ValueBank Texas | 1 | \$ 397,521 |

Year to Date

Loan &
Dollar
Volume:
103 Loans
Approved for
\$32,961,300

Additional
Supported
Dollars:
\$7,231,895

Revised Form 912

SBA Form 912, Statement of Personal History, used to determine citizenship and character issues for various applicants for SBA assistance has been updated. The revised form is now available at <http://www.sba.gov/about-sba-services/7482>

Use of this updated form is effective May 1, 2013 and previous editions are obsolete.

Electronic Fingerprint Submission for SBA Form 912 and 1081

SBA announced that Electronic Fingerprint Submission may be used in connection with SBA Form 912 and SBA Form 1081 background checks in the 7(a), 504 loan and surety bond programs. This program enhancement is expected to expedite background checks required in connection with Agency loan and surety bond programs.

For specific details refer to the SBA Policy Notice 5000-1265, go to:
<http://collab.sba.gov/notices/SBA%20Information%20Notices/5000-1265.pdf>

7(a) applications can initially be entered via ETRAN Origination

Lenders still must use SEND THIS FILE to send the application itself after it is entered in ETRAN. They just need to add the SBA App or Control # that is generated in ETRAN in the Comments section of that file transfer function. A notice will not be sent on this topic.

Regarding “Screen Outs” of SLA apps in ETRAN – Some lenders received a status indicator similar to a “screen out” message after entering an SLA loan application in ETRAN. We were informed that there are no official screen outs or screen out letters being sent for SLA applications. What was happening is that the system most likely did not have enough information or didn’t like the way certain information was entered and was unable to provide the credit score. So in essence, the application was never scored in this case, not screened out.

- One tip: the system under SLA applications does not like it when you enter a Suite or Room or Unit number in the first address line. For example, the lender enters 123 Main Street, Suite A in the first Address field. A screen out status may be generated because it doesn’t like the Suite entered in that field. But **it’s ok to enter the additional address information in the second Address field.**

Want to make more SBA Loans? Then 504 Loan Program might be the right program for your bank!

What are the benefits for your financial institution?

- Helps to finance more projects
- 1st DOT on project collateral
- Private lender portion is a stand-alone bank loan -- No SBA restrictions (almost)
- Okay to charge bank points (on interim loan)
- Secondary Market income opportunities
- Lending Alternatives for projects too big for 7a or that exceed bank lending limit

SBA Lender Training Available Upon Request:

1. Introduction to SBA Lending – The 7(a) Loan Program
2. Small Loan Advantage and E-Tran
3. Caplines: Working Capital, Contract, Seasonal, and Builder’s
4. SBAExpress
5. Patriot Express

6. Small/Rural Lender’s Advantage Loan Program
7. International Trade, Export Working Capital Program, and Export Express
8. 504 Loan Program
9. Closing of SBA Loans
10. Reporting Requirements on SBA Loans via 1502 Reports
11. Servicing, Liquidation and Purchase Procedures of SBA Loans

Loan application packages can be sent to the LGPC via the following methods:

Electronic File Transfer (FTP)

*** **Recommended** ***

Go to <http://www.sba.gov/content/send-file> and click the “Send a file” link for Standard 7(a) Loan Guaranty Processing Center (LGPC) – CA or KY

E-mail

Applications under a file size of 9 megabytes may be e-mailed to: 7aloanprogram@sba.gov or Fax (606) 435-2400

Mail

Standard 7a Loan Guaranty
Processing Center – CA
6501 Sylvan Road Suite 122
Citrus Heights, CA 95610

Standard 7a Loan Guaranty
Processing Center – KY
262 Black Gold Boulevard
Hazard, KY 41701

SBA UPDATES

To find the latest SBA forms, notices and SOP’s go to: [Forms, Notices, & SOPs](#)

For the Maximum Allowable Fixed Rate for 7(a) loans, go to: [Maximum Interest Allowable Info](#)

To receive upcoming training events and news for our local area go to:

[Lower Rio Grande Valley District Homepage](#)

Scroll down to **NEWS** and click on subscribe button.

SAVE THE DATE!

The 2013 Mid America Lenders Conference will be held:

August 19 – August 21

**Cox Convention Center / Renaissance Hotel
Oklahoma City, OK**

www.malconference.com